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ATTORNEY FOR THE DEBTOR

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF TEXAS
DALLAS DIVISION**

In re:	§	
	§	
Amy Goldblatt Howard	§	Case No. 09-35705-SGJ-13
	§	
Debtor.	§	(Chapter 13)

**RESPONSE TO MOTION OF PNC MORTGAGE, A DIVISION
OF PNC BANK, N.A. SUCCESSOR TO NATIONAL CITY BANK
ITS ASSIGNS AND/OR SUCCESSORS IN INTEREST FOR
RELIEF FROM STAY OF ACTION AGAINST DEBTOR(S)
PURSUANT TO 11 U.S.C. § 362(a) AND WAIVER OF
THIRTY DAY REQUIREMENT PURSUANT TO § 362(e)**

Amy Goldblatt Howard (the "Debtor"), by and through her undersigned counsel, hereby files this Response (the "Response") to the Motion (the "Motion") for Relief from Stay of Action Against Debtor(s) Pursuant to 11 U.S.C. § 362(a) and Waiver of Thirty Day Requirement Pursuant to § 362(e) (the "Movant"). In support of this Response, the Debtor states:

1. The Debtor admits the allegations contained in Paragraph 1 of the Motion.
2. The Debtor admits the allegations contained in Paragraph 2 of the Motion.
3. The Debtor admits the allegations contained in Paragraph 3 of the Motion.
4. The Debtor admits the allegations contained in Paragraph 4 of the Motion.
5. The Debtor admits the allegations contained in Paragraph 5 of the Motion.
6. The Debtor admits the allegations contained in Paragraph 6 of the Motion.

7. The Debtor admits the allegations contained in Paragraph 7 of the Motion.
8. The Debtor admits the allegations contained in Paragraph 8 of the Motion.
9. The Debtor denies the allegations contained in Paragraph 9 of the Motion.
10. The Debtor denies the allegations contained in Paragraph 10 of the Motion.
11. The Debtor denies the allegations contained in Paragraph 11 of the Motion.
12. The Debtor denies the allegations contained in Paragraph 12 of the Motion.

WHEREFORE, PREMISES CONSIDERED, the Debtor requests that the Motion be denied, and that the Debtor be granted all other relief as justice may require.

Dated: December 15, 2009.

Respectfully submitted,

By: /s/ Howard Marc Spector
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CERTIFICATE OF SERVICE

The undersigned hereby certifies that on December 15, 2009 a true and correct copy of the foregoing was served upon the parties listed below via regular mail or electronic means.

/s/ Howard Marc Spector
Howard Marc Spector